

MINUTES
CITY of LAKEWOOD
LOAN APPROVAL BOARD for the
DIVISION of COMMUNITY DEVELOPMENT
MARCH 11, 2020
LAKEWOOD CITY HALL
PLANNING CONFERENCE ROOM
8:00 A.M.

Meeting called to order at 8:11 A.M.

Roll Call

Members Present:

Jodi Barnes, Vice Chair
Maureen Dostal
Ben Klein, Chair
Jon Watts

Others Present:

Mary Leigh, Programs Manager (arrived at 8:20 A.M.)
Michelle Nochta, Planner
Johanna Schwarz, Recording Secretary

A motion was made by Mr. Watts, seconded by Ms. Dostal to **EXCUSE** the absence of Rob Cheffins. All the members voting yea, the motion passed.

Approve Minutes of the February 12, 2020 meeting

A motion was made by Ms. Dostal, seconded by Mr. Watts to **APPROVE** the minutes of the February 12, 2020 meeting. All the members voting yea, the motion passed.

Election of Officers

A motion was made by Mr. Watts, seconded by Ms. Dostal to **ELECT Ben Klein as 2020 Chair**. All the members voting yea, the motion passed.

A motion was made by Ms. Dostal, seconded by Mr. Watts to **ELECT Jodi Barnes as 2020 Vice Chair**. All the members voting yea, the motion passed.

Financial Review

Ms. Leigh was not present to explain the Financial Review.

A motion was made by Ms. Barnes, seconded by Mr. Watts to **DEFER** the Financial Review. All the members voting yea, the motion passed.

Executive Session

A motion was made by Ms. Dostal, seconded by Mr. Watts to move the meeting into Executive Session at 8:18 A.M., as the Board would consider confidential information regarding loan applications that were prohibited from being made public under Federal and State Laws. All the members voting yea, the motion passed.

Low Interest Loan Program (LIL)

There were no applications for review.

Amendments/Repeals

There were no amendments/repeals for review.

Delinquent Review

Ms. Leigh was not present to explain the February 29, 2020 Delinquent Review; the members reviewed it noting there was little change from previous reports.

A motion was made by Mr. Watts, seconded by Ms. Dostal to **ACCEPT** the Delinquent Review. All the members voting yea, the motion passed.

Repair, Accessibility Maintenance Program (RAMP)

There were no applications for review.

Amendments/Repeals

There were no amendments/repeals for review.

Weatherization

There were no applications for review.

Amendments/Repeals

There were no amendments or repeals.

Home Improvement Grant (HIG)

There were no applications for review.

Amendments/Repeals

- File Number DCD19-3372; Westlake Avenue; driveway resurfacing; increasing amount from \$975.00 to \$1,012.50.

A motion was made by Mr. Watts, seconded by Ms. Dostal to **ADOPT** amended Res. No. 20-5001 in the amount of \$1,012.50. All the members voting yea, the motion passed.

HOME Rental Restoration Program (HHR)

- File Number DCD19-3413, Hilliard Road, Porch repairs, kitchen & bath, dining room ceiling, loan amount is \$29,274.00

A motion was made by Ms. Dostal, seconded by Mr. Watts to **APPROVE** Res. No. 20-6000 in the amount of \$29,211.00. All of the members voting yea, the motion passed.

Amendments/Repeals

There were no amendments or repeals.

Executive Session

A motion was made by Ms. Dostal, seconded by Mr. Watts to move the meeting from Executive Session at 8:29 A.M. All the members voting yea, the motion passed.

Commercial Property Revitalization Program (CPR)

There were no applications for review.

Amendments/Repeals

There were no amendments or repeals.

Other

Informal discussion ensued about the progress of projects and the opening of new businesses.

Adjourn

A motion was made by Ms. Dostal, seconded by Mr. Watts to **ADJOURN** the meeting 8:36 A.M. All the members voting yea, the motion passed.



Signature *on behalf of Ben Klein, Chair*
Johanna Schwerg

05-13-2020

Date



Oath

(You need not give an oath if you object. If you object to giving an oath, please notify the hearing officer or secretary before signing below.)

I, the undersigned, hereby solemnly swear that the testimony I give at this proceeding will be the truth, the whole truth and nothing but the truth:

PRINT NAME:

SIGN NAME:

1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____
11. _____	_____

Prepared by: The City of Lakewood Law Department, 12650 Detroit Ave., Lakewood, Ohio 44107

FOR CITY USE ONLY

Lakewood Administrative Procedure: ☐ ABR/BBS ☐ Citizens Advisory ☐ Civil Svc. ☐ Dangerous Dog ☐ Income Tax Appeals ☒ Loan Approval ☐ Nuisance Abatement Appeals ☐ Parking ☒ Planning ☐ Zoning Appeals ☐ Other:

Date of Proceeding: Wednesday, March 11, 2020



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Financial Review

DIVISION OF COMMUNITY DEVELOPMENT - CITY OF LAKEWOOD
FINANCIAL PERFORMANCE REPORT
February 29, 2020

	240 - CDBG									242 - HOME	
	4070	7011	7012	7013	7022	7024	7078	7084	7085	Total	Total
	NUISANCE	ALL LOAN	CPR	RAMP	Home Improv.	Weather.	PROPERTY	CDBG	CDBG HOME	New Construction	All
	REHAB	PROGRAMS	PROGRAM	Grants	Grants	Assist	REVITA.	DEMO	PROG DELIV.	Rehab, DPA	Programs
FY 2020 BEGINNING FUND BALANCE	\$2,565.30	\$188,987.22	\$282,070.68	\$54,609.93	\$23,538.66	\$57,002.16	\$43,309.59	\$17,814.97	\$29,153.10	\$981,860.40	\$1,700,911.99
PROGRAM INCOME/LOCATION											
FUNDS AVAILABLE YTD	\$2,565.30	\$188,987.22	\$282,070.68	\$54,609.93	\$23,538.66	\$57,002.16	\$43,309.59	\$17,814.97	\$29,153.10	\$981,860.40	\$1,700,911.99
TOTAL EXPENDITURES YTD	\$1,863.94	\$28,318.73	\$7,770.77	\$22,390.26	\$37.50	\$5,484.00	\$1,986.24	\$5,216.63	\$3,064.03	\$60,482.74	\$136,614.84
ENCUMBRANCES		\$0,440.00	\$3,528.48	\$4,816.00	\$0.00					\$80,224.68	\$22,969.16
ENDING BALANCE - 03/29/2020	\$20,701.36	\$156,268.49	\$236,771.41	\$27,403.67	\$23,501.16	\$51,618.16	\$41,323.35	\$12,598.34	\$26,089.07	\$841,192.98	\$1,437,327.91

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Executive Session

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Loan Approval Board				
Delinquent Loan Summary March 1, 2020				
Days Delinquent	Current Payment	Past Due Amount	Total Due	Principal Balance
1,529	\$126.34	\$6,765.66	\$6,892.00	\$12,106
2,579	\$110.94	\$10,023.63	\$10,134.57	\$15,923
2,639	\$84.05	\$629.82	\$713.87	\$459
2,879	\$109.11	\$5,179.82	\$5,288.93	\$4,134
3,479	\$48.08	\$2,660.48	\$2,708.56	\$0
3,809	\$72.94	\$8,856.72	\$8,929.66	\$6,709
4,979	\$159.09	\$21,907.78	\$22,066.87	\$20,821
Total				\$60,152

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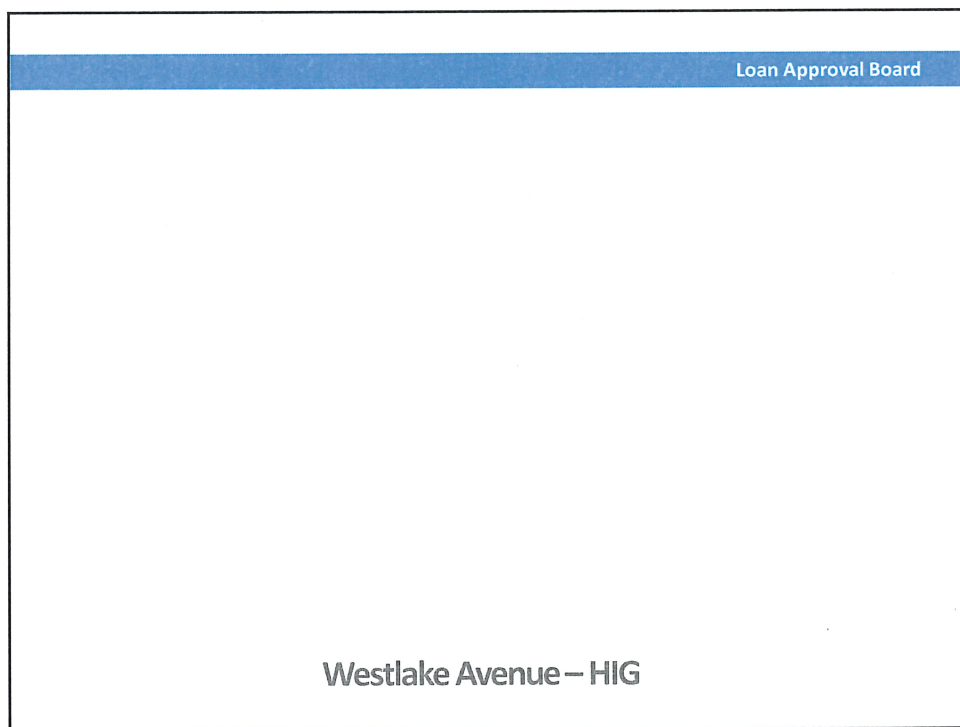
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Amending Resolution

File Number DCD19-3372, driveway resurfacing,
Westlake Avenue

Work Contract:	\$	1,950.00	+75.00	\$	2,025.00
Service Fee:	\$			\$	
Title & Filing Fee:	\$			\$	0
Total Rebate:	\$	975.00	+37.50	\$	1,012.50
Grant:	\$			\$	
Total Loan:	\$			\$	

HIG

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HOME Rental Restoration Program

Resolutions, Amendments

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Loan Approval Board



DCD19-3413

Porch repairs

Kitchen & bath

Dining Room
Ceiling

Hilliard Road – HOME Rental Restoration

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Loan Approval Board

DCD19-3413 03/10/2020		Hilliard Road Rental Restoration Loan	
Applicant		By Applicant	
2 Household Members		Two-Family	
\$249,797	\$20,816.00	\$746,000	
Income	Monthly Income	Savings	
808	0%	0%	
Credit Score	Debt to Income	Loan to Value	
\$29,211	\$148.52	0%	60 months
Total Loan	Monthly Payment	Interest Rate	Loan Term
\$155,000	Current City Accounts Delinquent		
\$0	\$0	\$0	\$0
Mortgage Balance	Mortgage Payment	Credit Balance	Credit Payments
Pending	None	None	Current
Title Report	Bankruptcy Status	Liens/Lit Status	Credit Payment Status
\$29,000.00	\$87.00	\$124.00	
Work Contract	Service Fee	Title & Rental Fee	
\$0		\$29,211.00	
Exterior Repairs		Total Restoration	
Restoration Summary: INTERIOR UNIT: Repair kitchen, Replace bath drywall, paint, electric, plumbing accessibility. COMMON AREA: Replace HVAC, accessibility, energy efficiency, Garage roof up + down porch floors.			

CITED BY THE BUILDING DEPARTMENT:

Hilliard Road – HOME Rental Restoration

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